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July 28, 2003

Neil Randel  
President  
First American Payment Systems, L.P.  
201 Main Street  
Fort Worth, TX 76102

Re: Concord Processing Agreement dated March 1, 2003, by and between First American Payment Systems and Concord Processing, L.P. ("Agreement")

Dear Mr. Randel:

As we discussed, Core Data Resources agrees on behalf of Concord Processing, L.P., that the monthly minimum fee under Section 2(d) of the Addendum for Special Services of the Agreement shall be \$15,000 for the remaining term of the Agreement.

As further discussed, we agree there shall be no conversion fees or expenses charged to First American Payment Systems associated with the conversion from Lynk to the Core Data Resources platform. By our signatures below, this constitutes our binding agreement to these terms.

Sincerely,

A handwritten signature in black ink that reads "Keevin Clark".

Keevin Clark  
Vice President & CIO

AGREED AND ACCEPTED:

First American Payment Systems

By:

A handwritten signature in black ink, appearing to be "Neil Randel".  
\_\_\_\_\_  
Neil Randel, President